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Driver License and Vehicle Registration

All Arizona residents operating a motor vehicle on Arizona streets or highways must obtain a valid driver license or instruction permit. Arizona issues an "extended driver license that does not expire until age 65. However, your photo and vision screening will need to be updated every 12 years. Drivers 60 and over will receive a 5-year license. Temporary residents such as out-of-state students and their spouses, or military personnel and their family members may apply for a 5-year license regardless of age.

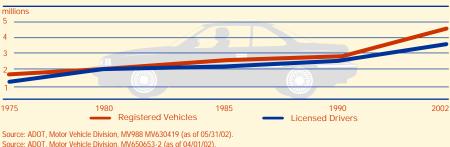
If you are new to the state, you will be required to show your out-ofstate driver license when you apply for an Arizona license. There is no "grace" period for new residents to obtain an Arizona driver license. Arizona is a member of the National Driver Register, a nationwide computer system providing information about problem drivers. When you apply for an Arizona driver license, the information from your application is checked against this system.

Residents, unless exempt, must register vehicles and they must also certify that they meet financial responsibility requirements. Arizona statue requires every motor vehicle, trailer, or semi-trailer moved, operated, or left standing on any highway, unless exempt from state statute, be properly registered. When you buy a vehicle, Arizona law requires that you apply for a title within 30 days of purchase. If your vehicle was registered in another state and you wish to operate it in Arizona, you must register it as soon as you become an Arizona resident.

Licensed Drivers, Population, and Registered Vehicles

The number of registered vehicles in Arizona has consistently grown at approximately the same rate as

Arizona's population. In 2002, there were 1.29 registered vehicles for every licensed driver.



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Driver License Point System

Under A.R.S. section 28-3306(A)(3), if a driver accumulates eight or more points in a 12-month period, the Motor Vehicles Division shall either order the driver to successfully complete the curriculum of a licensed traffic

survival school or suspend the driver's Arizona driver license. In addition, the Division shall suspend the Arizona driving privilege of a driver not licensed by Motor Vehicles. The Division shall assign points to a driver as follows:

CONVICTION	POINTS
Conviction of violating A.R.S section 28-1381, driving or actual physical control of a vehicle while under the influence of intoxicating liquor or drugs.	8
Conviction of violating A.R.S. section 28-1382, driving or actual physical control of a vehicle while under the extreme influence of intoxicating liquor.	8
Conviction of violating A.R.S. section 28-693, reckless driving.	8
Conviction of violating A.R.S. section 28-708, racing on highways.	8
Conviction of violating A.R.S. section 28-695, aggressive driving.	8
Conviction or judgment of violating A.R.S. section 28-662, 28-663, 28-664, or 28-665, relating to a driver's duties after an accident.	6
Conviction or judgment of violating A.R.S. section 28-672(C), failure to comply with a red traffic-control signal, failure to yield the right of way when turning left at an intersection, or failure to comply with a stop sign, and the failure results in an accident causing death to another person.	6
Conviction or judgment of violating A.R.S. section 28-672(A), failure to comply with a red traffic-control signal, failure to yield the right of way when turning left at an intersection, or failure to comply with a stop sign, and the failure results in an accident causing serious physical injury to another person.	4
Conviction or judgment of violating A.R.S. section 28-701, speeding.	3
Conviction or judgment of violating A.R.S. section 28-644(A)(2), driving over or across, or parking in any part of a gore area.	3
Conviction or judgment of violating any other traffic regulation that governs a vehicle moving under its own power.	2

Upon receipt of a conviction or judgment which brings the licensee's total points to 8 or more in a 12-month period, the Motor Vehicle Division shall determine that: 1) The licensee shall be

suspended and how long, and/or 2) The licensee should be required to attend and successfully complete approved training and educational sessions.

Source: Arizona Administrative Code, R17-4-404

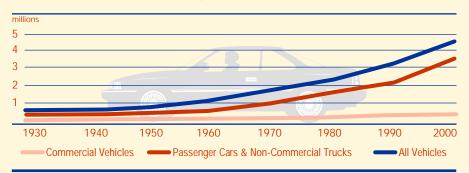
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Vehicle Registration Trends

The number of registered vehicles in Arizona has increased steadily

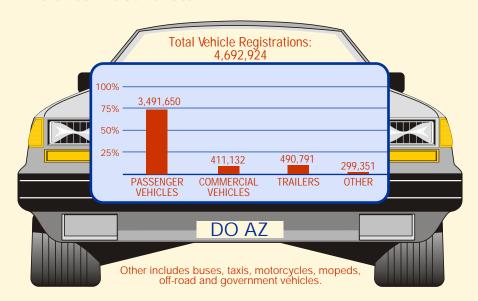
from about 100,000 in the 1930's to 4.692,924 in 2002.



2002 Registration by Vehicle Type

Private passenger vehicles account for 74.4% of all vehicles registered in Arizona. Commercial vehicles

comprise 8.8% of all registered vehicles, and trailers make up 10.5%.



Source: ADOT, Motor Vehicle Division, MV988 MV630419 (as of 05/31/02)

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2002 Licensed Drivers by Age

Of the 3,638,692 licensed drivers in Arizona, 1.5% are under the age of 18, 4.0% are 18-20 years old, and 6.5% are 21-24 years of age. Approximately 40.7% of all drivers

in Arizona are between the ages of 25 and 44, 32.7% are between 45 and 64, and finally, 14.6% of all Arizona drivers are over the age of 64.

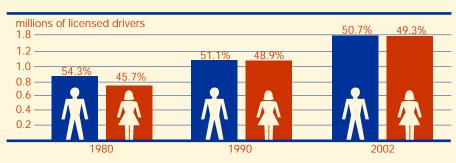


Source: ADOT, Motor Vehicle Division, MV650653-2 (as of 04/01/02)

2002 Licensed Drivers by Gender

The 3,638,692 licensed drivers in Arizona were almost equally comprised of men and women in 2002. There were 1,844,440 licensed males (50.7%) and

1,794,252 licensed females (49.3%). The number of male drivers exceeded the number of female drivers by 50,188.



Source: ADOT, Motor Vehicle Division, MV650653-2 (as of 04/01/02)

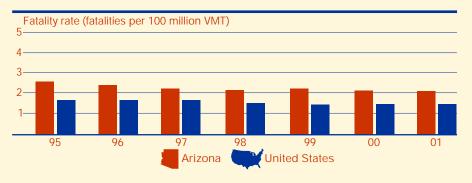
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1995-2001 Motor Vehicle Accident Fatalities

The traffic fatality rate in Arizona has decreased steadily since 1995, yet in 2001, the number of traffic accidents has steadily

increased compared to the number recorded in 1995. In 2001, Arizona still attained a higher fatality rate than the U.S. average.



1995-2001 Alcohol-Related Accidents and Fatalities

Year	Total Alcohol Related Accidents	Percent of All Accidents	Total Alcohol Related Fatalities	Percent of Total Fatalities
1995	7,947	6.98	261	25.17
1996	7,748	6.86	272	27.34
1997	7,348	6.44	249	26.24
1998	7,610	6.33	268	27.35
1999	7,756	6.16	267	26.07
2000	8,048	6.13	266	25.67
2001	8,095	6.15	258	24.64

Source: ADOT, Arizona Motor Vehicle 2001 Crash Facts



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Restraint Usage by Drivers and Vehicle Occupants

2000 Driver Restraint Usage

SEVERITY OF INJURY	RESTRAINT IN USE	% of Restraint used	NO RESTRAINT USED	% OF NO RESTRAINT	NOT REPORTED	% of Unknown
No injury	167,928	80.55	7,132	55.12	9,690	36.06
Possible injury	24,554	11.78	1,631	12.60	1,413	5.26
Injury	14,725	7.06	3,620	27.98	1,897	7.06
Fatality	177	0.08	261	2.02	80	0.30
Unknown	1.088	0.52	295	2.28	13,789	51.32
Total	208,472	100	12,939	100	26,869	100

2000 Front Seat Passenger Restraint Usage

SEVERITY OF INJURY	RESTRAINT IN USE	% OF RESTRAINT USED	NO RESTRAINT USED	% OF NO RESTRAINT	NOT REPORTED	% of Unknown
No injury	46,450	78.60	3,572	57.52	2,267	66.17
Possible injury	7,769	13.15	996	16.04	382	11.15
Injury	4,523	7.65	1,537	24.75	520	15.18
Fatality	68	0.12	80	1.29	21	0.61
Unknown	288	0.49	25	0.40	236	6.89
Total	59,098	100	6,210	100	3,426	100

2000 Rear Seat Passenger Restraint Usage

SEVERITY OF INJURY	RESTRAINT IN USE	% of Restraint USED	NO RESTRAINT USED	% OF NO RESTRAINT	NOT REPORTED	% of Unknown
No injury	22,650	83.83	3,508	67.34	1,418	74.05
Possible injury	2,841	10.52	716	13.75	226	11.80
Injury	1,398	5.17	897	17.22	201	10.50
Fatality	13	0.05	58	1.11	10	0.52
Unknown	116	0.43	30	0.58	60	3.13
Total	27,018	100	5,209	100	1,915	100

2000 Child Restraint Usage (less than five years old)

SEVERITY OF INJURY	RESTRAINT IN USE	% of Restraint USED	NO RESTRAINT USED	% OF NO RESTRAINT	NOT REPORTED	% of Unknown
No injury	11,502	89.07	601	69.88	358	76.99
Possible injury	890	6.89	92	10.70	42	9.03
Injury	437	3.38	147	17.09	31	6.67
Fatality	13	0.10	15	1.74	2	0.43
Unknown	72	0.56	5	0.58	32	6.88
Total	12,914	100	860	100	465	100

Source: ADOT, Arizona Motor Vehicle Crash Facts, 2000